

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Simon Hache
Serial No.: 09/638,943
Filing Date: August 15, 2000
For: LENDING MODEL



Confirmation No. 9184
Winter, John M., Examiner
Group Art Unit 3621

2800 S.W. Third Avenue
Miami, Florida 33129
December 20, 2004

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AFTER ALLOWANCE UNDER RULE 312

In response to the Notice of Allowance and Issue Fee Due and in accordance with the provisions of rule 312, it is respectfully requested that the following amendments be made to the above-referenced patent application:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Drawings begin on page 3 of this paper.

Remarks/Arguments begin on page 4 of this paper.

An **APPENDIX** including newly submitted formal drawings and the originally submitted informal drawings is attached following page 5 of this paper.